

United States Bankruptcy Court  
District of North DakotaIn re:  
Haley Schilling  
William Schilling  
DebtorsCase No. 24-30136-skH  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0868-3

User: admin

Page 1 of 3

Date Rcvd: Apr 05, 2024

Form ID: 309A

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Haley Schilling, William Schilling, 1403 35th Ave, SW, Minot, ND 58701-8425
1096115	Citibank/the Home Depot, Bankruptcy PO Box 790040, Saint Louis, MO 63179
1096117	+ Cross River Bank/ Rocketloans, 885 Teaneck Road, Teaneck, NJ 07666-4547
1096118	+ Dennis and Connie Glueckert, 3036 Cody Dr., Bismarck, ND 58503-0119
1096120	+ Ideal Auto, 3805 S Broadway, Minot, ND 58701-7535
1096128	Ndlscc, PO Box 5675, Fargo, ND 58102
1096136	+ SCIL Inc, 5165 EMERALD PARKWAY, STE 100, Dublin, OH 43017-1095
1096140	+ Trinity Health, PO Box 5010, Minot, ND 58702-5010
1096143	Uprova Credit, LLC, 635 East Hwy 20, V, Upper Lake, CA 95485

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mac@mbvesq.com	Apr 05 2024 18:59:00	Maurice VerStandig, The Dakota Bankruptcy Firm, 1630 1st Avenue N, Suite B PMB 24, Fargo, ND 58102
tr	EDI: BGWDOELING.COM	Apr 05 2024 22:59:00	Gene W Doeling, Bankruptcy Trustee, 3429 Interstate Blvd. S., P.O. Box 9231, Fargo, ND 58106-9231
1096111	+ EDI: GMACFS.COM	Apr 05 2024 22:59:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodward Ave, Detroit, MI 48226-3416
1096112	+ Email/Text: bk@avant.com	Apr 05 2024 18:59:00	Avant LLC, Attn: Bankruptcy, PO Box 9183380, Chicago, IL 60691-3380
1096113	+ Email/PDF: MarletteBKNotifications@resurgent.com	Apr 05 2024 19:08:05	Best Egg, 1523 Concord Pike Suite 201, Wilmington, DE 19803-3656
1096114	+ Email/PDF: MarletteBKNotifications@resurgent.com	Apr 05 2024 19:08:05	Best Egg, PO Box 42912, Philadelphia, PA 19101-2912
1096116	Email/Text: skeller@crossriver.com	Apr 05 2024 18:59:00	Cross River Bank, 885 Teaneck Road, Teaneck, NJ 07666
1096119	Email/Text: collecadminbankruptcy@fnni.com	Apr 05 2024 18:59:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
1096122	EDI: IRS.COM	Apr 05 2024 22:59:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
1096123	^ MEBN	Apr 05 2024 18:54:21	Lendingpoint LLC., Attn: Bankruptcy, 1201 Roberts Blvd Suite 200, Kennesaw, GA 30144-3612
1096124	Email/Text: EBN@Mohela.com	Apr 05 2024 18:59:00	Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243

District/off: 0868-3

User: admin

Page 2 of 3

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1096126	+ EDI: MAXMSAIDV	Apr 05 2024 22:59:00	Navient, PO Box 300001, Greenville, TX 75403-3001
1096125	+ EDI: NAVIENTFKASMSERV.COM	Apr 05 2024 22:59:00	Navient, Attn: Bankruptcy, PO Box 9500, Wilkes Barre, PA 18773-9500
1096129	+ Email/Text: netcreditbnc@enova.com	Apr 05 2024 18:59:00	NetCredit, Attn: Bankruptcy, 175 W. Jackson Blvd, Ste 1000, Chicago, IL 60604-2863
1096130	+ Email/Text: netcreditbnc@enova.com	Apr 05 2024 18:59:00	NetCredit, 175 W. Jackson Blvd., Suite 1000, Chicago, IL 60604-2863
1096131	+ Email/Text: mtgbk@shellpointmtg.com	Apr 05 2024 18:59:00	Newrez LLC, 1100 Virginia Drive, Suite 125, Fort Washington, PA 19034-3235
1096132	+ Email/Text: ecftax@nd.gov	Apr 05 2024 18:59:00	North Dakota Office of State Tax Commiss, 600 E. Boulevard Ave. Dept. 127, Bismarck, ND 58505-0602
1096133	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 05 2024 19:07:58	Resurgent Capital Services, LP, 55 Beattie Place, Suite 110, Greenville, SC 29601-5115
1096135	+ Email/Text: OpsEscalations@RocketLoans.com	Apr 05 2024 18:59:00	Rocket Loans, Attn: Bankruptcy, 1050 Woodward Ave, Detroit, MI 48226-3573
1096138	+ Email/Text: mtgbk@shellpointmtg.com	Apr 05 2024 18:59:00	Shellpoint Mortgage Servicing, Attn: Bankruptcy, PO Box 10826, Greenville, SC 29603-0826
1096141	Email/Text: bknotice@upgrade.com	Apr 05 2024 18:59:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, Fl 10, San Francisco, CA 94111
1096142	Email/Text: bknotice@upgrade.com	Apr 05 2024 18:59:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
1096144	+ EDI: USBANKARS.COM	Apr 05 2024 22:59:00	US Bank/Rms, Attn: Bankruptcy, PO Box 5229, Cincinnati, OH 45201-5229
1096145	+ EDI: VERIZONCOMB.COM	Apr 05 2024 22:59:00	VERIZON WIRELESS SERVICES LLC, 1 Verizon Way, Basking Ridge, NJ 07920-1097
1096146	+ Email/Text: bk@avant.com	Apr 05 2024 18:59:00	WebBank/ Avant, 222 N. LaSalle St., Suite 1600, Chicago, IL 60601-1112

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
1096121	*+	Ideal Auto, 3805 S BROADWAY, Minot, ND 58701-7535
1096127	*	Navient, Attn: Bankruptcy, PO Box 9500, Wilkes Barre, PA 18773-9500
1096134	*+	Resurgent Capital Services, LP., 55 Beattie Place, Suite 110, Greenville, SC 29601-5115
1096137	*+	SCIL, INC., 5165 EMERALD PARKWAY, STE 100, Dublin, OH 43017-1095
1096139	*	Shellpoint Mortgage Servicing, Attn: Bankruptcy, PO Box 10826, Greenville, SC 29603-0826

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0868-3

User: admin

Page 3 of 3

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Signature: /s/Gustava Winters

**Information to identify the case:**

Debtor 1:	<b>Haley Schilling</b>	Social Security number or ITIN:	xxx-xx-2892
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	<b>William Schilling</b>	Social Security number or ITIN:	xxx-xx-6649
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of North Dakota	Date case filed for chapter:	7 4/5/24
Case number:	24-30136		

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Haley Schilling	William Schilling
2. All other names used in the last 8 years	aka Haley Johannsen	
3. Address	1403 35th Ave, SW Minot, ND 58701	1403 35th Ave, SW Minot, ND 58701
4. Debtor's attorney Name and address	Maurice VerStandig The Dakota Bankruptcy Firm 1630 1st Avenue N Suite B PMB 24 Fargo, ND 58102	Contact phone 701-394-3215 Email: mac@mbvesq.com
5. Bankruptcy trustee Name and address	Gene W Doeling Bankruptcy Trustee 3429 Interstate Blvd. S. P.O. Box 9231 Fargo, ND 58106-9231	Contact phone 701-232-8757 Email: heather@kaler-doeling.com

For more information, see page 2 >

Debtor **Haley Schilling** and **William Schilling**

Case number **24-30136**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	655 1ST AVENUE NORTH, SUITE 210 FARGO, ND 58102	Hours open: 8:00am–4:30pm Mon–Fri  Contact phone (701) 297–7100  Date: 4/5/24
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 9, 2024 at 01:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Video/teleconference *ONLY*, Contact trustee (see Section 5), for direction.</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Filing deadline: 7/8/24</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors  No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	